

# ROOSEVELT'S STUMP DATES

Governor Will Speak in New York from Oct. 15 Until Election.

Gov. Roosevelt probably in reference to Senator Hanna's strongly expressed prejudice against him, though it is not known whether he will appear at Republican National Headquarters at a little after 10 o'clock this morning in palm-tree straw fedoras with a broad brim. He was closeted with Senator Hanna for nearly two hours, on Saturday night.

"I am going down to 49 Broadway to see Senator Platt. I am going to take Capt. Andrews, of my staff, along with me. I don't tell you what we are going to talk about because I don't know."

"My itinerary for the campaign has not yet been arranged. I shall make my first speech Labor Day at Chicago, but it will not be political. I am to spend some little time in the West, but I shall spend three weeks in this State late in September or early in October."

The Evening World reporter asked the Governor how matters stood in the Lee Trust case and the charges against Mayor Van Wyck.

"The amended complaint," he replied, "only reached me July 30. I then turned it over to Attorney-General Davies, who is going over it, and I won't do anything until I hear from him."

Chairman Odell, of the Republican State Committee, came down from Newburgh at 11 o'clock, and at 1:30 had Gov. Roosevelt as his guest at lunch in the Union League Club.

Gov. Roosevelt, after his conference with Senator Hanna said that it was decided that his first speech would be in Chicago on Labor Day, Sept. 3. This speech was not to be political, but of a general character. From there he will go West and tour various States until Oct. 15, when he returns to New York State.

The Governor said he would spend the remainder of his time during the campaign in this State. He has been assigned to cover every county, and the conference with Senator Hanna was to determine whether he could not return to New York earlier than Oct. 15, but that was found impossible.

Gov. Roosevelt laughed at the reports of a warm conference between him and Senator Hanna the last time he was in the city. He said that it amused him very much.

Asked when he would give his decision in the Gardner case, he said he had not yet finished reading the report of Commissioner Wilcox, which he received on Saturday. He thought he would be ready with the decision in a day or two.

He would not discuss Mayor Van Wyck's case.

John H. Manley and Perry S. Heath spent considerable time with Senator Hanna to-day.

## MACKAY AS A CANDIDATE.

Buffalo Man's Strength for Governorship to Be Tested in Southern Counties.

In the absence of Chairman McGuire, Democratic State Headquarters are in charge of State Committeeman Frank Campbell, Elliot F. Danforth arrived in the city from Lake Mahopac to-day.

"I heard a great deal of talk for Senator Mackay for Governor," said Mr. Danforth. "Personally, I like him and think he would make a strong candidate. I believe he is Mr. Croker's choice. I am to start on a tour of the southern line of counties to-day to find out the feeling in that section."

Senator Hill returns to Albany to-morrow. He will remain there until the State Committee meeting at Saratoga.

## CROKER GIVES THEM \$1,000

Travelling and Hotel Men's Anti-Trust League Have Headquarters in Old Revere House.

The Commercial Travellers and Hotel Men's Anti-Trust League will occupy the old Revere House, on Broadway and Houston street, as campaign headquarters.

The use of the building has been tendered them by John J. O'Connell, acting on the request of Mr. Croker.

Mr. Croker, it is also said, gave his check for \$1,000 to help start the travellers in their campaign work.

## LAUGHING KILLED HER.

Alice Henson's Continued and Painful Merriment Caused Her Death.

Alice Henson, the fifteen-year-old colored girl who puzzled the surgeons in the J. Hood Wright Hospital by dislocating her jaw every time she laughed, is dead.

The girl died in the hospital this morning from heart disease brought on by her laughing habit, for which she was being treated.

## SUGAR WAR RESUMED.

Havemeyers Cut the Price and the Arbuckles Will Soon Follow Suit.

The American Sugar Refining Company and the National Sugar Refining Company to-day reduced the price of their soft sugars from Nos. 8 to 14, 10 cents per 100 pounds.

Arbuckle Bros. will meet the reduction of the two companies. This is the first reduction in refined sugar grades since the remarkable advance of these products during the last three months.

## GOLF CADDIE A BURGLAR.

"Joe" Farrell Looted a Hardware Store and Was Caught with the Goods on Him.

A policeman caught fifteen-year-old "Joe" Farrell with \$5 worth of booty coming out of A. Rothkowitz's hardware store at 15 New Chambers street. He said he was a caddie at the Westchester Golf Club and lived in the Newboys' Lodging-House. Magistrate Mayo this morning held him in \$1,000 for examination.

About the glad tidings! Everybody wants help and wants to pay for it. See Sunday World Help Wants.

# MONEY SPIDER IN WEB OF THE LAW.

100 HOT JOKES

RACY STORIES AND POINTED PARAGRAPHS.

WILLIAM WELLS ASTOR says: I read your little book in the Dock of London, when through some deal I was sent into London, laughing while reading it.

PRICE FIVE CENTS.

EMMETT DARRISON, Room 1202-21, 1100 Floor, Park Row Building, 21 West New York, New York.

John Dunlap, Brother of the "Ossified Evangelist," Arraigned To-Day on Usury Charge, with Business Interests Against Him.



JOHN L. DUNLAP.

## WHAT \$30 A MONTH COSTS.

Fee for making out loan \$5.00  
Notary public fee for affidavit \$1.00  
Interest on \$30 at 3 per cent. 90  
Revenue stamps 15  
Total \$7.05  
Rate of interest, 300 per cent. per annum.

## DUNLAP'S ADVICE TO BORROWERS.

There are two easy ways of losing friends—by borrowing money from them, by refusing to lend them money.

Every man at times has to face one or both of these difficulties.

If you need money, why go to your friends and disturb them?

Familiarity breeds contempt. Don't let your friends and relatives become contemptuous by borrowing money from them.

It is better to borrow from a stranger who is always polite and makes only a small charge than to be under an obligation to a friend.

I loan money confidently. He that believeth not shall be damned.

Love your enemies; bless them that curse you.

A crusade against the Shylocks of this city who have been mercilessly bleeding poor employees of reputable houses has begun and many of the so-called "loan companies" are likely to soon put up the shutters. A test case was to have been heard to-day in the Jefferson Market Court when John L. Dunlap, head of the Local Credit Company, of No. 73 West Eleventh street, and brother of the "Ossified evangelist," W. W. Dunlap, was called upon to answer the charge of usury.

The complainant was Charles Winter, an employee of Scheffer, Schram & Vogel, a silk firm, of No. 43 Broome street, who borrowed \$30 from Dunlap's concern and has been forced to pay \$124 in interest and fees on the amount.

Winter's employers, on hearing of the outrage, insisted that Dunlap should be prosecuted for usury. Accordingly they instructed Blumenstiel & Hirsch, lawyers, of No. 34 Broadway, to take charge of the case. The arrest of Dunlap followed.

David C. Myers, of 114 Nassau street, appeared for Dunlap. He said that he wished to send to Albany to get the certificate of incorporation of the Local Credit Company. He added that Dunlap was bonded for \$2,000 with the State Superintendent of Insurance and asked for an adjournment. Magistrate Pool set the case down for Aug. 9.

## MANY BRANCHES.

The Local Credit Company does the most extensive business of all the New York loan companies. While it is a regularly incorporated concern, Dunlap is the only person ever in evidence, it

has branches in this city and Brooklyn, all operated under different titles.

In New York City the concern has been advertising extensively through the means of alluring circulars. It has thousands of customers. For months past the dry-goods district has been worked thoroughly. The circulars offering to lend any amount from \$5 up to \$2,000 on salaries were distributed and brought big results.

"That fellow Dunlap," said one business man on Sixth avenue above Fourteenth street, "has hundreds of poor employees in this neighborhood tied up. Once in his clutches it is hard to get out of them."

This is what Dunlap advertises to do: "Employees in good standing may obtain loans from me to allow quietly, promptly and at legal rates, without depositing security for the same. J. L. Dunlap transacts all business in confidence and in the privacy of his own home; he acts on applications promptly, he practices no extortion, confining himself strictly to legal rates; he takes no charity, mortgage except by request, and finally, he carefully avoids doing any act by which any transaction with him might become known to relatives or employers."

## HIS METHOD.

This is what Dunlap does: An applicant applies for a loan at one of his places. The name and business address are inquired.

"All right," the applicant is told, "we will send a man to see you."

Next day Dunlap's representative calls at the address. The standing of the applicant is inquired into and all information sought tending to prove his responsibility and his likelihood to remain as an employee with the house.

If the loan agent reports back favorably, the applicant is told he can have the loan. Usually \$30 is as high as he will go on one "loan."

After the applicant has signed a half dozen of the most curiously worded and brazen documents ever drawn up, which binds him body and soul to Dunlap until the borrowed sum is returned, this is the bill Mr. Dunlap presents:

Sum loaned .....\$30  
Legal fee for investigating security .....\$3  
Three per cent. interest on \$30 one month .....90 cents  
Notary public's charges .....\$1  
Revenue stamps .....6 cents

## 200 PER CENT.

Before he receives a cent of the proposed loan the \$30 is collected, so that the applicant only receives \$25.04. This establishes a rate of 100 per cent. a month, or practically 200 per cent. a year.

Dunlap's system provides well against loss. Every customer is compelled to sign a paper surrendering all rights to his salary until the indebtedness is paid. If the sum is not paid within the thirty days limit the employer of the delinquent is at once notified that Dunlap holds a claim against the man's salary on borrowed money.

The employer is informed that the man's wages must be paid to Dunlap until the amount of the lien is liquidated. If the employer refuses to recognize the loan's claim, then Dunlap threatens to hold him for the sum.

Business men in the dry goods district have been persistently annoyed by this method of doing business. Some warned employees that they would be dismissed if they patronized any of the loan agencies, and others started in to fight. Two prominent firms received notices from Dunlap that wages of employees would be attached.

## BIG FIRMS WILL FIGHT.

They declined to recognize the right of Dunlap to collect through them wages due employees, and will go to law before they will submit.

This is one of the clauses of the document, entitled "Order on Employer,"

which Dunlap compels his customers to sign:

To.....  
(Or any Company, Firm or Concern who may hereafter employ me)

Aiso to any other Member, Official, Paymaster or Cashier thereof.

I pay to the Local Credit Company, Incorporated, or order, all of my salary due and to become due to the amount of \$.....

I hereby notify you that by various instruments heretofore signed by me, I have, for value, assigned said salary to said Company outright and unconditionally. I further notify you that I have no further power or dominion over said salary, and have ceased to have the right to take, receipt for or collect the same, and that if I do so, I am misappropriating money and property rightfully belonging to said Company. I further notify you that I have granted to said Company full right to ask, demand and receipt for said salary assigned, and also full right to sue for the same, and at my expense to employ an attorney for that purpose.

Of all of which you will please take notice.

MAKING SURE OF THEM.

Other documents, equally as binding, which all must sign, are termed "Additional Security Agreement," "Assignment" and "Permit and Agreement."

Dunlap has a unique way of advertising. A "sandwich" man was one of his schemes. This unfortunate has frequently been seen in the lower streets of the city carrying a sign reading:

How to Be a Gentleman on Three Cents a Day.

Dunlap's advice to all was to borrow money from him at 3 per cent.

One of his circulars is headed: "Money, and How to Get It!" Another is called "Points on Money." Still another pamphlet gives quotations from well-known authors and a few sayings from the Bible—probably inspired by his evangelistic brother.

## VIOLATION OF LAW.

Herbert H. Maas, of Blumenstiel & Hirsch, has charge of the prosecution of Dunlap. Mr. Maas says, after carefully studying the law, he is convinced that Dunlap has violated it and that it will be easy to obtain a conviction.

He says that while the law allows the collection of a fee of \$3 for examination of property to be pledged or mortgaged and for drawing and filing the necessary papers, it does not permit the charging of such a fee for renewal of the loan.

When a customer finds himself unable to pay within thirty days, Dunlap renews the note, but charges \$3.95 for each renewal. There is other illegal taxing, the lawyer says, which Dunlap must explain.

Mr. Maas said he heard to-day of a man who had "tied" himself up in one of the loan associations and was unable to meet the obligation. In despair he took his own life.

Another story is told of a young bank clerk who borrowed \$300 on the loan plan. He could not gather the money together, and when forced to pay up or have his employers informed, he took the amount from the bank to make good.

He was detected and held, and only saved from prosecution by influential friends.

A strange mixture of language is contained in a book advertising the Dunlap concern, under the title of "100 Hot Jokes." A few racy stories are told, the reader is advised to patronize Dunlap and quotations from the Bible are copiously interspersed.

Missed Diamond on Trolley.

Mrs. Henry Hesterberg, wife of former Supervisor Hesterberg, is mourning the loss of a \$125 diamond pin which she missed Friday when riding on a Brooklyn trolley car.

Broadway and 11th Street

BLACK SILKS.

10,000 yards, — Imported black Taffetas.

Suitable for linings, — bright and strong,

55 cents per yard;  
Value 75 cents.

10,000 yards, — Imported black Taffetas.

Suitable for dresses, — bright and strong,

65 cents per yard;  
Value \$1.00.

About 2,000 yards, — black Paillet de Soie and Armure Korea, — rich, soft weaves,

75 cents per yard;  
Value \$1.25.

Several thousand yards, — handsome, black Brocade, Satin and Gros-grain, — in small and medium designs,

75 cents per yard;  
Value \$1.00 to \$1.50.

JAMES McCREERY & CO.,  
Broadway and 12th St.

## Meyer Jonasson & Co.

After Inventory—Closing Out Sale of Ladies' Shirt Waists.

About 100 doz. Shirt Waists in White Lawn, all high cost goods, fancy open work, retail value, \$2.00,

75c

Balance of the Shirt Waists at Greatly Reduced Prices,

\$1.25, \$1.50, \$2.25 & \$3.00.

On Sale Tuesday.

Broadway & 12th St.

## MET SOUBRETTE, LOST DIAMOND.

Kellar Declares Miss Martini, of Paris, Robbed Him.

John Kellar, of 129 Lexington avenue, and his friend, Arthur Holmes, were standing at Twenty-ninth street and Lexington avenue at 1 o'clock this morning, they said, when two young women got off a car. He declares that one ran up to him, snatched a diamond pin from his coat and tried to escape. He caught her while his friend seized the other woman. Both were locked up.

The woman accused of taking the pin said she was Rose Martini, a Parisian soubrette, and lived at 155 Lexington avenue. The other described herself as Violet Waulden, of 175 West Forty-fifth street.

She said she had been a model in a Philadelphia store.

Miss Martini said she did not know Miss Waulden at all. They merely got off the car at the same time. She denied stealing the pin, which was not found when the women were searched in the station-house.

Magistrate Brann adjourned the case till to-morrow morning to give the Waulden woman an opportunity to prove her good character and held each in \$1,000.

## KISSES FOR THE ELOPERS.

Stern Father of Antoinette Smith Withdrew Charge of Abduction Against Theodore Throop.

Antoinette Smith, daughter of a wealthy builder of Rockaway, was sixteen years old Saturday and her father relented and decided not to press the charge of abduction against Theodore Throop, with whom she eloped and was married in this city on July 24.

Throop was discharged in the Far Rockaway court this morning and his bride threw her arms around his neck and kissed him repeatedly. Relatives also kissed the bride and the bridegroom and kissed one another all the way to the railroad station. It was indeed a happy time.